

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 16-14758-SLM
Chapter: 7
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Scott P. Cowan
35 Prescott St.
Demarest, NJ 07627

Social Security No.:
xxx-xx-8978

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable Stacey L. Meisel on:

DATE: June 5, 2018
TIME: 02:30 PM
LOCATION: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$896,832.27
TOTAL DISBURSEMENTS:	\$697,385.03
BALANCE ON HAND:	\$199,447.24

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Benjamin Stanziale, Jr., Trustee

COMMISSION OR FEES
Fee: \$30,000.00

EXPENSES
\$321.43

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: May 4, 2018

JAN: wdh

Jeanne Naughton
Clerk

Imaged Certificate of Notice Page 3 of 6

United States Bankruptcy Court
District of New JerseyIn re:
Scott P. Cowan
DebtorCase No. 16-14758-SLM
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 192Page 1 of 4
Total Noticed: 80

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db +Scott P. Cowan, 35 Prescott St., Demarest, NJ 07627-1906
 aty +Hellring Lindeman Goldstein & Siegal LLP, One Gateway Center, 8th Floor,
 Newark, NJ 07102-5323
 aty Rhoads & Sinon, Rhoads & Sinon, 1 S. Market Square, PO Box 1146,
 Harrisburg, PA 17108-1146
 aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,
 Wayne, NJ 07474-2031
 aty +Stanziale & Stanziale, P.C., Stanziale & Stanziale, P.C., 29 Northfield Avenue, Suite 201,
 West Orange, NJ 07052-5358
 cr +Cenlar FSB as servicing agent for Lakeview Loan Se, Stern Lavinthal & Frankenberg LLC,
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 intp +Division of Consumer Affairs, 124 Halsey Street, P.O. Box 45029, Newark, NJ 07101-8029
 cr +Mark J. Molz, Law Office of Mark J. Molz, 1400 Roue 38 East, PO Box 577,
 Hainesport, NJ 08036-0577
 r +Prominent Properties Sotheby's International Realt, 90 County Road, Tenafly, NJ 07670-1855
 acc +Sharer Petree Brotz & Snyder, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
 cr +Shore Fasteners & Supply Inc., c/o Travis L. Kreiser, Esquire, 1300 Lawrence Road,
 Havertown, pa 19083-1805
 cr +Susan A. Cowan, 286 Espanong Road, Lake Hopatcong, NJ 07849-2161
 br +The Van Dyk Group, 275 Route 72 East, Manahawkin, NJ 08050-3535
 516056308 +84 Lumber, 1019 Route 519, Attn: Bankruptcy, Eighty Four, PA 15330-2813
 516056310 +Allied Supply, PO Box 5670, New York, NY 10087-5670
 516338694 +American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 516056311 +Anna Marie Sandford & Theresa Maldera, 183 Sparrow Dr., Trenton, NJ 08690-2459
 516056312 +Anna Marie Sandford & Theresa Maldera, c/o Robert J. Kiss, 2216 Long Beach Blvd.,
 PO BOX 548, Beach Haven, NJ 08008-0282
 516056316 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410)
 516056313 +Bank fo America, Po Box 982238, El Paso, TX 79998-2238
 516056314 +Bank of America - Merchant Services, 150 N. College St. - 15th Fl., Attn: Bankruptcy,
 Charlotte, NC 28202-2271
 516412686 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department,
 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191
 516227970 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785
 516056315 +Barkave G. Elvan, 5810 Bergenline Ave. #209, West New York, NJ 07093-1295
 516056317 +Bk Of Amer, Po Box 45144, Jacksonville, FL 32232-5144
 516056318 +Borough of Demarest, Office of the Tax Collector, 118 Serpentine Rd.,
 Demarest, NJ 07627-2128
 516056330 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)
 516295369 +Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430
 516056319 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516056320 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
 516056321 +City of Englewood, Office of the Tax Collector, PO Box 228, Englewood, NJ 07631-0228
 516056322 +Di Francia & Price PC, 147 E. Main St., Tuckerton, NJ 08087-2661
 516056324 +Euler Hermes Collections North America, 800 Red Brook Blvd, Ste. 400C,
 Owings Mills, MD 21117-5173
 516126940 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
 Colorado Springs, CO 80962)
 516056326 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000
 516056327 +Fulton Bank Merchant Services, One Penn Square, Attn: Bankruptcy,
 Lancaster, PA 17602-2853
 516840140 Hanit Cowan, c/o Sigua Mishpati, PO Box 1777, Jerusalem, Israel 9101700
 516056332 +John Devenney, c/o Gluck & Allen, LLC, 217 Washington St., Toms River, NJ 08753-7567
 516056333 +Jonathan Price, 102 Parkert St., Manahawkin, NJ 08050-3166
 516056334 +Kim Smith, 4301 Bennett Place, Southampton, PA 18966-2655
 516056335 +Kreiser & Associates, PC, Attn: Travis L. Kreiser, Esq., 1300 Lawrence Road,
 Havertown, PA 19083-1805
 516539836 +Laura A. Matarazzo, 78 Monhegan Avenue, Oakland, NJ 07436-4034
 516056336 +Laura Matarazzo, c/o Francis J. Battersby, 4 Ramapo Valley Rd., Oakland, NJ 07436-1723
 516056337 +Law Office of Bart J. Klein, 2066 Millburn Ave., Maplewood, NJ 07040-3722
 516056338 +Law Offices of Michael E. Adler, 20 Meredith Rd., Wynnewood, PA 19096-3612
 516093310 +M&T Bank, 35 Prescott Street, Demarest, NJ 07627-1906
 516056340 +Mark J. Molz, 1400 Rt. 38 E., PO Box 577, Hainesport, NJ 08036-0577
 516056341 +Matthew & Yrma Leo, 415 Twin Lakes Blvd., Tuckerton, NJ 08087-1118
 516056342 +Meredith & Joseph DeSanto, 56 Harry Drive, Manahawkin, NJ 08050-4108
 516056343 +New Jersey Casualty Insurance Co., 301 Sullivan Way, Trenton, NJ 08628-3406
 516056344 +New Jersey Dept. of Labor, Division of Wage & Hour Compliance, PO Box 389,
 Trenton, NJ 08625-0389
 516613447 +New Jersey Division of Consumer Affairs, 124 Halsey Street, P.O. Box 45029,
 Newark, New Jersey 07101-8029
 516056346 +Norgaard O'Boyle, 184 Grand Ave., Englewood, NJ 07631-3578

District/off: 0312-2

User: admin
Form ID: 192

Page 2 of 4
Total Noticed: 80

Date Rcvd: May 04, 2018

516056347 +Ocwen Loan Services, 12650 Ingenuity Dr., Orlando, FL 32826-2703
516056348 +Peter Gallelli, c/o Robert J. Kiss, Esq., 2216 Long Beach Blvd., PO Box 548,
Beach Haven, NJ 08008-0282
516056349 +Price home Group LLC, 641 Mill Creek Rd., Manahawkin, NJ 08050-3365
516056350 +Rhoads & Sinon, LLP, Attn: Timothy J. Nieman, Esq., PO Box 1146,
Harrisburg, PA 17108-1146
516056351 +Ritz-Craft Corp. of Pennsylvania, Inc., 15 Industrial Pkwy,
Attn: President, CEO, Reg. Agent, Mifflinburg, PA 17844-7992
516338856 Ritz-Craft Corporation Of Pennsylvania, Inc., Amanda J. Lavis, Esq., Rhoads & Simon LLP,
PO Box 1146, Harrisburg, PA 17108-1146
516056345 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation,
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,
Trenton, NJ 08695)
516056352 +Shore Fasteners & Supply, Inc., 500 N. Main St., Pleasantville, NJ 08232-1538
516056353 United Jersey Bank, c/o Bank of America, 100 North Tyron St., Charlotte, NC 28202
516056354 +Universal Supply Company, LLC, 292 3rd St., Trenton, NJ 08611-3004
516076223 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
516056355 Vw Credit Inc, PO BOX 5215, Carol Stream, IL 60197-5215
516056356 +William & Linda Cullen, 26 Central Ave., Highlands, NJ 07732-1406
516056357 +William A. Porteus, PO Box 308, Putnam Valley, NY 10579-0308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov May 05 2018 00:13:01 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 05 2018 00:12:57 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

app +E-mail/Text: atkinsappraisal@aol.com May 05 2018 00:12:45 A. Atkins Appraisal Company,
122 Clinton Road, Fairfield, NJ 07004-2900

516056309 +E-mail/Text: amsbankruptcy@amscollections.com May 05 2018 00:12:18
Allen, Maxwell & Silver, Inc., 190 Sylvan Ave., Englewood Cliffs, NJ 07632-2533

516080745 E-mail/Text: mrdiscen@discover.com May 05 2018 00:12:16 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

516056323 +E-mail/Text: mrdiscen@discover.com May 05 2018 00:12:16 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316

516056329 +E-mail/Text: bankruptcy@fult.com May 05 2018 00:14:13 Fulton Bank of NJ,
533 Fellowship Rd. - Ste. 250, Mount Laurel, NJ 08054-3411

516056328 +E-mail/Text: bankruptcy@fult.com May 05 2018 00:14:13 Fulton Bank of New Jersey,
533 Fellowship Road, Attn: Bankruptcy, Mount Laurel, NJ 08054-3412

516056331 +E-mail/Text: cio.bncmail@irs.gov May 05 2018 00:12:31 Internal Revenue Service,
PO Box 7346, Philadelphia, PA 19101-7346

516056339 E-mail/Text: camanagement@mtb.com May 05 2018 00:12:46 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203

516101374 E-mail/Text: camanagement@mtb.com May 05 2018 00:12:46 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840

516162111 E-mail/PDF: gecsed@recoverycorp.com May 05 2018 00:17:35 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

516634870 +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov May 05 2018 00:12:57 United States Trustee,
One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516159442 Universal Supply Company LLC
cr* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962)

516339930* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,
Malvern PA 19355-0701

516256663* Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785

516056325* +Euler Hermes Collections North America, 800 Red Brook Blvd. - Ste. 400C,
Owings Mills, MD 21117-5173

516241515* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245

(address filed with court: State of New Jersey, Department of Treasury,
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

cr ###George Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470

cr ###Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470

516056307 ###641 Mill Creek Road, LLC, Attn: Jose Carrasco, 11 Amy Dr., Manahawkin, NJ 08050-4304

516236993 ###George & Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470

TOTALS: 1, * 5, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin
Form ID: 192

Page 3 of 4
Total Noticed: 80

Date Rcvd: May 04, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Accountant Sharer Petree Brotz & Snyder CShapiro@SharerPBS.com,
BSharer@SharerPBS.com;nj83@ecfcbis.com
Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.
trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com
Benjamin A. Stanziale, Jr. on behalf of Attorney Stanziale & Stanziale, P.C.
ben@stanzialelaw.com
Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com
Daniel E. Straffi on behalf of Creditor George Gwin bktrustee@straffilaw.com,
G25938@notify.cincompass.com/bkclient@straffilaw.com;familyclient@straffilaw.com
Daniel E. Straffi on behalf of Creditor Joanne Gwin bktrustee@straffilaw.com,
G25938@notify.cincompass.com/bkclient@straffilaw.com;familyclient@straffilaw.com
David Gerardi on behalf of Plaintiff Andrew R. Vara david.gerardi@usdoj.gov
David Gerardi on behalf of U.S. Trustee United States Trustee david.gerardi@usdoj.gov
David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
David L. Stevens on behalf of Defendant Scott P. Cowan dstevens@scuramealey.com,
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com;dmedina@scura.com
Denise E. Carlson on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan
Servicing, LLC cmecf@sternlav.com
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,
mfriedman@archerlaw.com
Jerrold S. Kulback on behalf of Plaintiff Fulton Bank of New Jersey jkulback@archerlaw.com,
mfriedman@archerlaw.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com
Mark E. Hall on behalf of Mediator Mark Hall mhall@foxrothschild.com, cbrown@foxrothschild.com
Mark J. Molz on behalf of Plaintiff Patricia Bollman molzlaw@aol.com
Mark J. Molz on behalf of Plaintiff Maureen Molz molzlaw@aol.com
Mark J. Molz on behalf of Plaintiff Mark J. Molz molzlaw@aol.com
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com
Patricia A. Staiano on behalf of Plaintiff Benjamin A. Stanziale, Jr. pstaiano@hlgsllaw.com,
pstaiano@hlgsllaw.com
Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlgsllaw.com,
pstaiano@hlgsllaw.com
Russell Mark Smith, Jr on behalf of Plaintiff Division of Consumer Affairs
Russell.Smith@law.njoag.gov
Russell Mark Smith, Jr on behalf of Interested Party Division of Consumer Affairs
Russell.Smith@law.njoag.gov
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.
travis.kreiser@verizon.net

District/off: 0312-2

User: admin
Form ID: 192

Page 4 of 4
Total Noticed: 80

Date Rcvd: May 04, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 30